

Information to identify the case:

Debtor 1	Wayne E Wharton II	Social Security number or ITIN	xxx-xx-9301
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Chenoa A Wharton	Social Security number or ITIN	xxx-xx-6193
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-45579-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne E Wharton II

Chenoa A Wharton

8/4/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Wayne E Wharton, II
 Chenoa A Wharton
 Debtors

Case No. 11-45579-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Aug 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2016.

db/jdb
 cr +Wayne E Wharton, II, Chenoa A Wharton, 17 Hockamick Road, Cookstown, NJ 08511-1010
 +Alliance One Receivables Management, Inc., 6565 Kimball Dr, Ste 200,
 Gig Harbor, WA 98335-1206
 cr +Caliber Home Loans, Inc., Servicer For LSF8 Master, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 512614029 +Alliance One, 6565 Kimball Dr, Gig Harbor, WA 98335-1200
 512893054 +Alliceone Receivables, Management, Inc., P.O. Box 2449, GIG Harbor, WA 98335-4449
 514645271 +CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
 514645272 +CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134,
 CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
 515541296 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,
 Salt Lake City, UT 84115-4412
 515541297 +DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3815 South West Temple,
 Salt Lake City, UT 84115-4412, DLJ Mortgage Capital, Inc.,
 Serviced by Select Portfolio Servicing,
 512614034 +Diagnostic Imaging Of South Jersey, P.O. Box 8500, Philadelphia, PA 19178-8500
 512614036 Emrg Phy Assoc Of S. Jersey, PC, P.O. Box 740021, Cincinnati, OH 45274-0021
 514880197 +LSF8 MASTER PARTICIPATION TRUST, BY CALIBER et.al., Caliber Home Loans, Inc.,
 P.O. Box 24330 OKC, Oklahoma City, OK 73124-0330
 512614042 +Lourdes Medical Associates, P.O. Box 9367, Belfast, ME 04915-9367
 512614043 +Lourdes Medical Center Of Burl Co, P.O. Box 822112, Philadelphia, PA 19182-2112
 512614046 +OneMain Financial, P.O. Box 499, Hanover, MD 21076-0499
 512614045 #+OneMain Financial, P.O. Box 183172, Columbus, OH 43218-3172
 512614049 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Nj Division Of Taxation, P.O. Box 190,
 Trenton, NJ 08695-0190)
 512872073 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 512614051 +The Brace Place, Bart A. Chase, Esq, P.O. Box 871, Summit, NJ 07902-0871
 512614054 West Asset Management, Inc., Credit One Bank, N.A., P.O. Box 790113,
 St. Louis, MO 63179-0113
 515793763 Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
 Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2016 22:44:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2016 22:44:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: jgoley@leadersfc.com Aug 04 2016 22:43:54 Leaders Financial Co.,
 21 Commerce Drive, Cranford, NJ 07016-3519
 512614028 EDI: AFNIRECOVERY.COM Aug 04 2016 22:28:00 Afni, Inc., Verizon New Jersey Inc.,
 404 Brock Drive P.O. Box 3427, Bloomington, IL 61702-3427
 512614033 E-mail/Text: bankruptcy@cavps.com Aug 04 2016 22:44:16 Cavalry Portfolio Services, LLC,
 Hsbc Bank/Orchard Bank, P.O. Box 1017, Hawthorne, NY 10532
 512614032 +E-mail/Text: clientrep@capitalcollects.com Aug 04 2016 22:45:05 Capital Collection Service,
 Lourdes Medical Center Of Burl Co, P.O. Box 150, West Berlin, NJ 08091-0150
 512614031 +E-mail/Text: clientrep@capitalcollects.com Aug 04 2016 22:45:05 Capital Collection Service,
 Lourdes Medical Center, P.O. Box 150, West Berlin, NJ 08091-0150
 512767040 +E-mail/Text: bankruptcy@cavps.com Aug 04 2016 22:44:16 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, New York 10595-2322
 512614035 +EDI: DISCOVER.COM Aug 04 2016 22:28:00 Discover Fin Svcs LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 512748313 EDI: RECOVERYCORP.COM Aug 04 2016 22:28:00 Equable Ascent Financial, LLC,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512614037 +EDI: AMINFOFP.COM Aug 04 2016 22:28:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 513539409 EDI: RECOVERYCORP.COM Aug 04 2016 22:28:00 Granite Recovery LLC,
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 512614038 +EDI: HFC.COM Aug 04 2016 22:28:00 HFC, P.O. Box 5233, Carol Stream, IL 60197-5233
 512937121 +EDI: HFC.COM Aug 04 2016 22:28:00 HSBC Mortgage Services, Inc., Bankruptcy Department,
 636 Grand Regency Road, Brandon, FL 33510-3942
 512614039 +EDI: HFC.COM Aug 04 2016 22:28:00 Hsbc Card Services, P.O. Box 17051,
 Baltimore, MD 21297-1051
 512614040 +EDI: IRS.COM Aug 04 2016 22:28:00 Internal Revenue Service, P.O. Box 37004,
 Hartford, CT 06176-7004
 512614044 +EDI: RESURGENT.COM Aug 04 2016 22:28:00 LVNV Funding LLC, P.O. Box 740281,
 Houston, TX 77274-0281
 512924203 EDI: RESURGENT.COM Aug 04 2016 22:28:00 LVNV Funding LLC its successors and assigns as,
 assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Aug 04, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512614041 +E-mail/Text: jgoley@leadersfc.com Aug 04 2016 22:43:53 Leaders Financial Co.,
21 Commerce Drive, Fl 1, Cranford, NJ 07016-3519
513861150 EDI: AIS.COM Aug 04 2016 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC
513861149 EDI: AIS.COM Aug 04 2016 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
513574710 EDI: AIS.COM Aug 04 2016 22:28:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
513606223 +E-mail/Text: bknotice@ncmlc.com Aug 04 2016 22:44:09 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
512743322 EDI: RECOVERYCORP.COM Aug 04 2016 22:28:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512614047 +EDI: DRIV.COM Aug 04 2016 22:28:00 Santander, P.O. Box 961245, Ft Worth, TX 76161-0244
512664224 EDI: DRIV.COM Aug 04 2016 22:28:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284
512614048 +EDI: SWCR.COM Aug 04 2016 22:28:00 Southwest Credit, AT&T Mobility,
4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
512614050 +EDI: TDBANKNORTH.COM Aug 04 2016 22:28:00 Td Bank Na, 32 Chesnut St,
Lewiston, ME 04240-7799
512878748 EDI: VERIZONEAST.COM Aug 04 2016 22:28:00 VERIZON, PO BOX 3037,
BLOOMINGTON, IL 61702-3037
512878750 EDI: VERIZONWIRE.COM Aug 04 2016 22:28:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
512614053 +EDI: VERIZONWIRE.COM Aug 04 2016 22:28:00 Verizon Wireless, P.O. Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512614030 ###Apex Asset Management, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106
512614052 ###Total Gym Fitness, Payment Processing, 1230 American Blvd, West Chester, PA 19380-4264

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Caliber Home Loans, Inc., Servicer For LSF8 Master Participation Trust, By Caliber Home Loans, Ins., Solely In Its Capacity As Servicer nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor Wilmington Savings Fund Society, FSB bkecf@milsteadlaw.com, alubin@milsteadlaw.com
John R. Morton, Jr. on behalf of Creditor Leaders Financial Co. mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor Caliber Home Loans, Inc., Servicer For LSF8 Master
Participation Trust, By Caliber Home Loans, Inc., Solely In Its Capacity As Servicer
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Matthew C. Waldt on behalf of Creditor Wilmington Savings Fund Society, FSB
mwaldt@milsteadlaw.com
Stephanie Shreter on behalf of Joint Debtor Chenoa A Wharton shreterecf@comcast.net
Stephanie Shreter on behalf of Debtor Wayne E Wharton, II shreterecf@comcast.net
TOTAL: 10